

Information to identify the case:

Debtor 1 **Glenn P. Mangano**
First Name Middle Name Last Name
Debtor 2 **Veronica J. Mangano**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **District of New Jersey**
Case number: **16-32580-ABA**

Social Security number or ITIN **xxx-xx-4512**
EIN **-----**
Social Security number or ITIN **xxx-xx-1644**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Glenn P. Mangano

Veronica J. Mangano

3/17/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New Jersey

In re:
 Glenn P. Mangano
 Veronica J. Mangano
 Debtors

Case No. 16-32580-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 18

Date Rcvd: Mar 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2017.

db/jdb	+Glenn P. Mangano, Veronica J. Mangano, 27 Cedar Meadow Drive, Cape May Court House, NJ 08210-2841
516519856	+Brittnee Johnson, NJ Division of Taxation, Pioneer Credit Recovery, PO Box 1008, Moorestown, NJ 08057-0908
516519858	++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311 (address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101)
516519859	+FIA Card Services NA, c/o Hyat Hyat & Landau, 2 Industrial Way W., Eatontown, NJ 07724-2265
516519861	+Pinnacle Llc/resurgent, Po Box 10497, Greenville, SC 29603-0497
516519862	+Richard Murphy, NJ Court Officer, PO Box 533, Ocean View, NJ 08230-0533
516519864	+State of New Jersey Div. of Taxation, Division of Taxation Compliance Activity, Trenton, NJ 08646-0001
516519867	+Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 17 2017 22:37:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 17 2017 22:37:31 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516519854	EDI: AMEREXPR.COM Mar 17 2017 22:28:00 American Express, PO Box 1270, Newark, NJ 07101-1270
516519855	EDI: BANKAMER.COM Mar 17 2017 22:28:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
516519857	+EDI: DISCOVER.COM Mar 17 2017 22:28:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516519860	+EDI: CBSKOHLS.COM Mar 17 2017 22:28:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516519863	+EDI: SEARS.COM Mar 17 2017 22:28:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
516519865	+EDI: STF1.COM Mar 17 2017 22:28:00 Suntrust Bank, Po Box 85052, Richmond, VA 23285-5052
516654349	+EDI: RMSC.COM Mar 17 2017 22:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516519866	+EDI: CITICORP.COM Mar 17 2017 22:28:00 Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '****' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2017 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Robert Manchel	on behalf of Joint Debtor Veronica J. Mangano manchellaw@yahoo.com
Robert Manchel	on behalf of Debtor Glenn P. Mangano manchellaw@yahoo.com
Thomas J Subranni	trustee@subranni.com, szauber@subranni.com;desk@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com;hinnaurato@subranni.com
U.S. Trustee.	USTPRRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5